

Certificate Number: 15317-PAM-DE-028181840

Bankruptcy Case Number: 16-03277



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 9, 2016, at 5:18 o'clock PM PDT, Teri L Swoyer completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 9, 2016 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor